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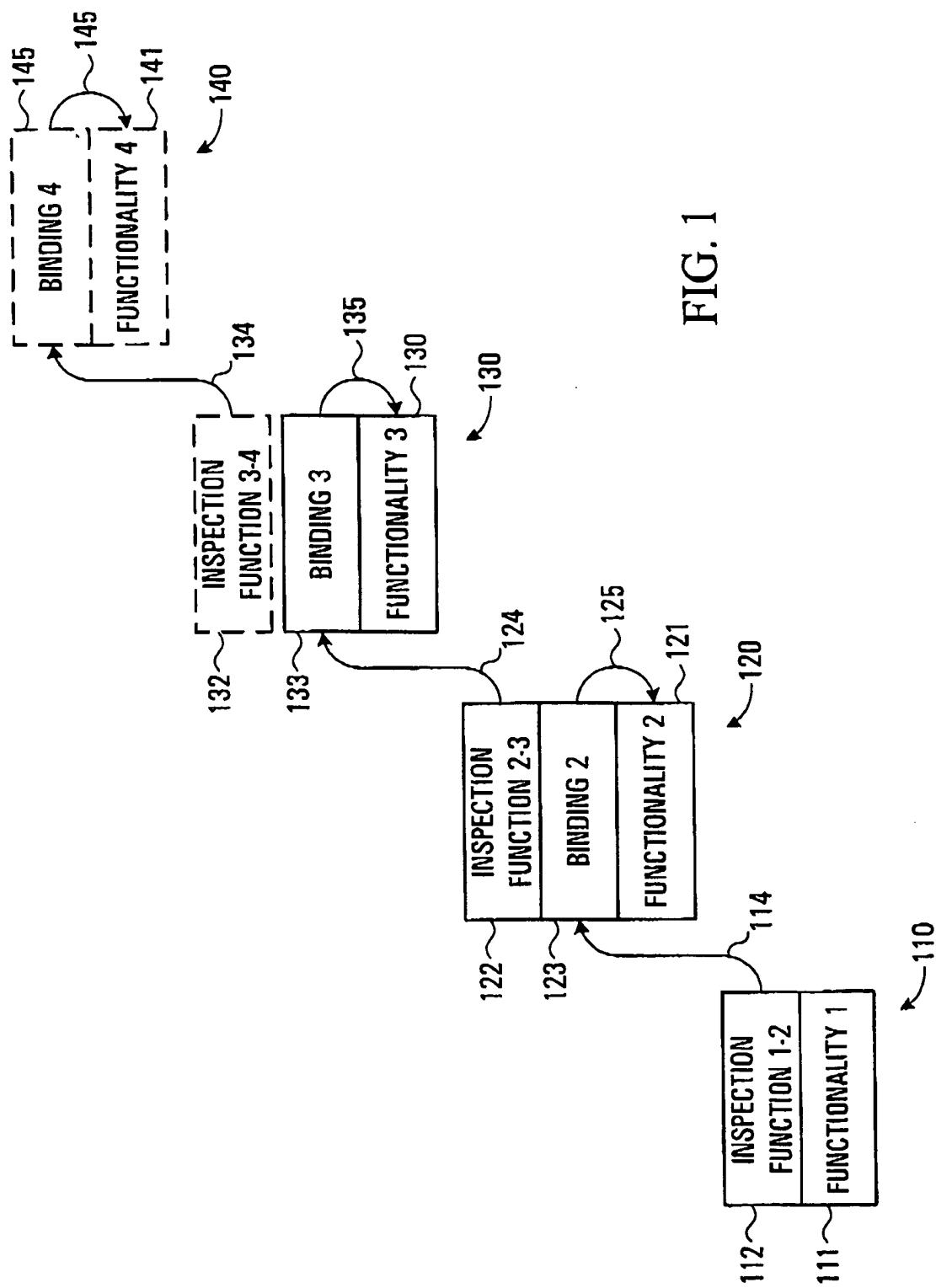


FIG. 1

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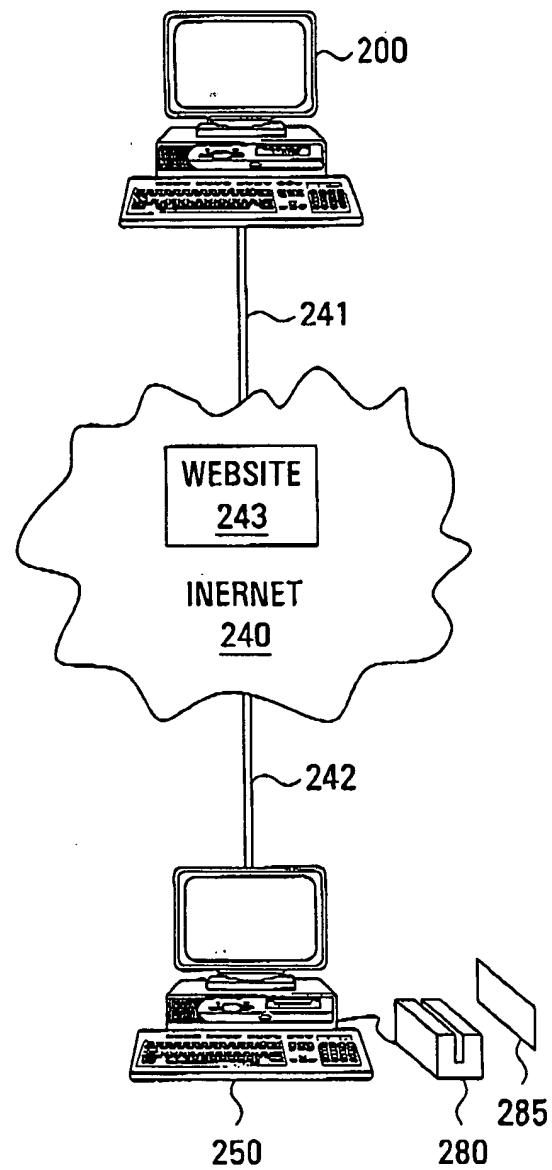


FIG. 2

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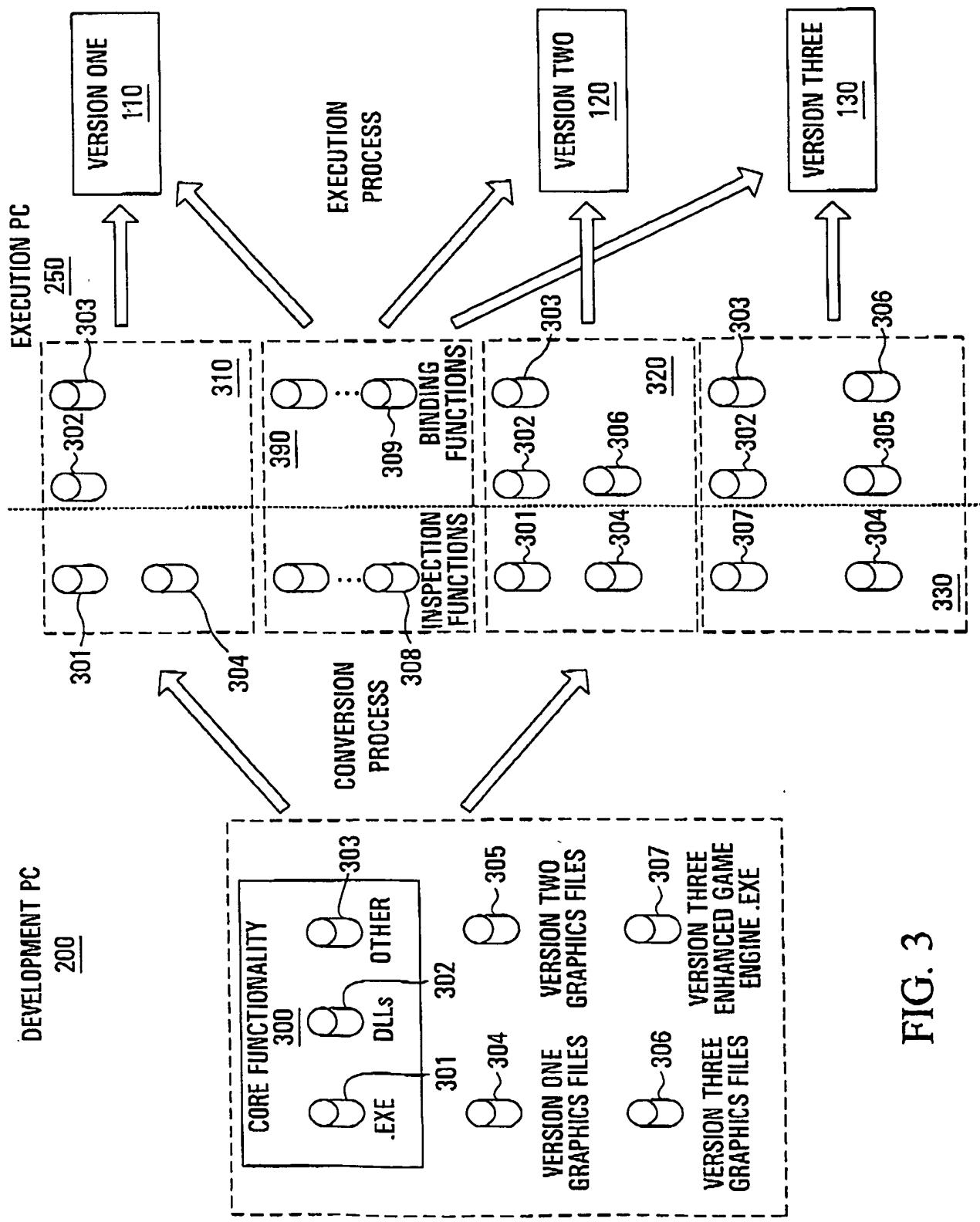


FIG. 3

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```
<?xml version="1.0"?>
<am_metadata>
    <level_one>
        </level_one>
        <level_two>
            <required="smart-card access">
                </level_two>
                <level_three>
                    <required="e-cash capability">
                        </level_three>
                </am-metadata>
```

FIG. 4

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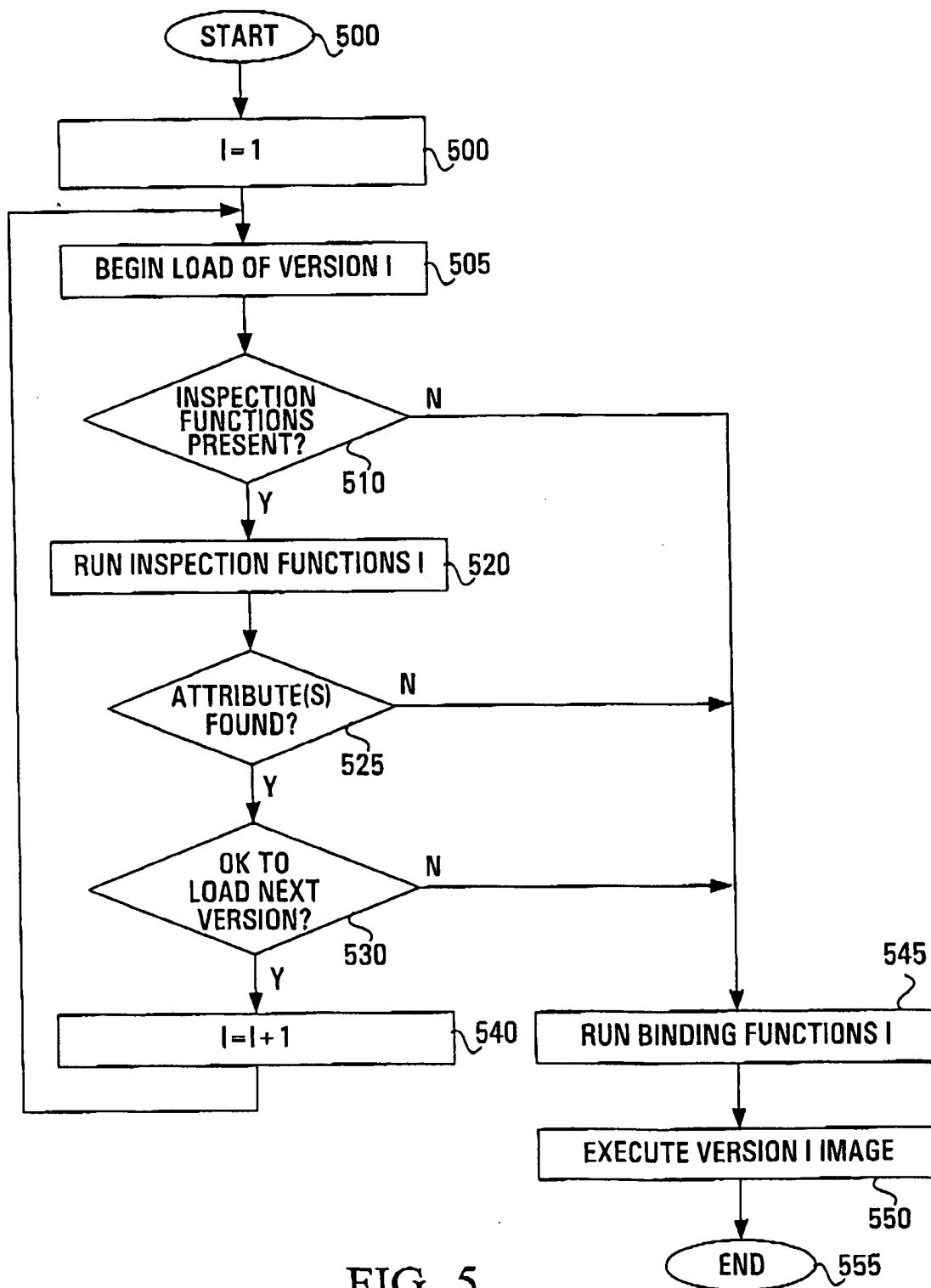


FIG. 5